

EXHIBIT "A"

CHAPTER 7
RETAINER AGREEMENT

I (we) Julien Kaplan and _____ have retained Stuart P. Gelberg, Esq. to represent me (us) in a Chapter 7 bankruptcy proceeding. I (we) agreed that the fee for representation in this proceeding is \$ 2800 ~~plus the \$306.00 filing fee.~~

I (we) understand that \$ 2800 ~~plus the \$306.00 filing fee must be paid in full before the petition will be filed. The petition will not be filed until the fee is paid in full.~~

Included in the fee are the following services:

- ~~1. Preparation and filing of a Chapter 7 petition, schedules and statement of affairs for me (us);~~
2. Stop garnishment of wages or obtain release of bank accounts, if necessary;
3. Represent me (us) at the Section 341 Hearing, and all adjournments **except** those caused by my (our) failure to come to Court or by my (our) failure to provide necessary documents for the progress of this case; and
4. Represent me (us) at the Discharge Hearing, if necessary, and all adjournments **except** those caused by my (our) failure to come to Court or by my (our) failure to provide necessary documents for the progress of this case.

5. The above fee **does not** include representation in any action by a creditor objecting to discharge or dischargeability. **You must retain the firm separately for such a proceeding.**

Including the pending proceeding against The Bay Club
I (we) understand that the above services are all that is necessary, in most cases, however, in the event that additional services are necessary, I (we) agree to pay the following fees for the following services:

1. Attend an adjourned Section 341 or Discharge Hearing caused by my (our) failure to come to Court or provide necessary documentation in sufficient time to avoid an appearance - \$375.00.
2. Representation in connection with any contested proceeding including an objection to Discharge and preparation of any papers necessary thereto - \$475.00 per hour and up;
3. Amending schedules to include an asset or a debt I (we) failed to disclose prior to the preparation of my (our) petition - \$250.00 per creditor, plus \$30.00 Court filing fee.

4. Negotiation of reaffirmation, redemption or return of collateral securing a consumer loan - \$250.00 up to \$600.00 each;
5. Responding to an inquiry or audit by the Office of U.S. Trustee pursuant to §707 of the Bankruptcy Code - \$500.00 and up;
6. Conversion to Chapter 13, including preparation of new schedules and statement of financial affairs, if necessary, preparation and filing of Chapter 13 Plan and attendance at 341 hearing and hearing on confirmation - \$1,500.00 and up.

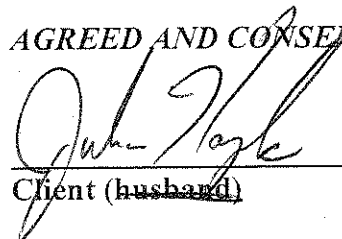
Due to a conflict in scheduling or other reason, Stuart P. Gelberg or Deborah Turofsky may be unable to appear at a hearing. In that event, another attorney hired and paid for by Stuart P. Gelberg will appear with you at that hearing. It is agreed and consented that the other attorney will represent you at that hearing.

While we seek to avoid any fee disputes with our clients, and rarely have such disputes, in the event that a dispute arises between us relating to our fees, you may have the right to arbitration of the dispute pursuant to Part 137 of the Rules of the Chief Administrator of the Courts, a copy of which will be provided to you upon request. In such event, we shall advise you in writing by certified mail that you have thirty (30) days from receipt of such notice in which to elect to re-solve the dispute by arbitration, and we shall enclose a copy of the arbitration rules and a form for requesting arbitration. The decision resulting from arbitration is binding upon both you and this Firm.

I (we) understand that if I (we) pay by personal check, then the petition will not be filed until two (2) weeks after receipt of that check. There will be an additional charge of \$25.00 for bank charge and office processing if the check is returned by your bank unpaid. The initial deposit is earned upon payment, and if you change your mind, it will be credited against your account, but will not be refunded.

It is not necessary to retain an attorney to file bankruptcy.

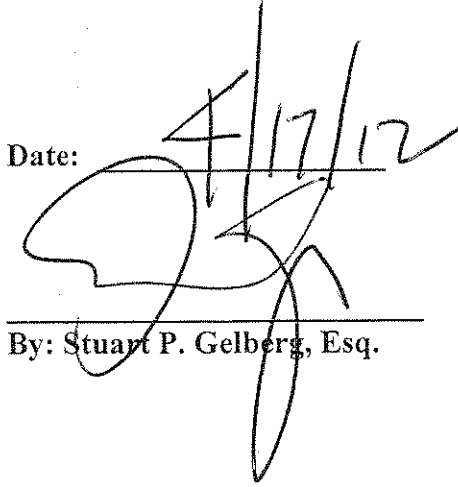
AGREED AND CONSENTED:



Client (husband)

~~Client (wife)~~
RETAINER.7 - 12/2/2011

Date:



By: Stuart P. Gelberg, Esq.